

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mary Stravinski
Debtor

Case No. 22-01642-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 06, 2025

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2025:

Recip ID	Recipient Name and Address
db	+ Mary Stravinski, 303 Lower Swiftwater Road, Cresco, PA 18326-7257
5493183	+ NEPA PA SCHOOL EMP FCU/BANK CARDS, 934 N 9TH STREET, STROUDSBURG, PA 18360-1208
5493184	+ PARADISE TWP TAX COLLECTOR, MARY GRAC DEHAVEN, 5367 PARADISE VALLEY ROAD, CRESCO, PA 18326-7721
5493185	PETER J. COSTANZI, 303 LOWER SWIFTWATER ROAD, CRESCO, PA 18326-7257
5493186	REGIONAL HOSPITAL OF SCRANTON, PO BOX 637289, CINCINNATI, OH 45263-0877
5493187	+ ROCKET LOANS MARKETPLACE, 660 WOODWARD AVE FNB 18TH FL STE 39, DETROIT, MI 48226-3516

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2025 18:50:29	LVNV Funding, LLC Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Aug 06 2025 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5493180	EDI: SYNC	Aug 06 2025 22:39:00	CARECREDIT/SYNCHRONY, PO BOX 960061, ORLANDO, FL 32896-0061
5493181	EDI: DISCOVER	Aug 06 2025 22:39:00	DISCOVER, PO BOX 70176, PHILADELPHIA, PA 19176-0176
5495176	EDI: DISCOVER	Aug 06 2025 22:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5493182	EDI: SYNC	Aug 06 2025 22:39:00	LOWE'S/SYNCHRONY BANK, PO BOX 530914, ATLANTA, GA 30353-0914
5500318	Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2025 18:50:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5493188	+ Email/Text: bankruptcyteam@rocketmortgage.com	Aug 06 2025 18:41:00	ROCKET MORTGAGE, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5504530	Email/Text: bkdepartment@rtresolutions.com	Aug 06 2025 18:41:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
5497841	+ Email/Text: pasi_bankruptcy@chs.net	Aug 06 2025 18:40:00	Regional Hospital of Scranton c/o PASI, PO Box 188, Brentwood, TN 37024-0188
5504327	+ Email/Text: OpsEscalations@RocketLoans.com	Aug 06 2025 18:41:00	Rocket Loans, 1274 Library St, Attn: Bankruptcy, Detroit, MI 48226-2256
5497889	+ Email/Text: bankruptcyteam@rocketmortgage.com	Aug 06 2025 18:41:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5493536	^ MEBN	Aug 06 2025 18:36:56	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5493189	+ Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com		

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5502725

Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Aug 06 2025 18:50:33

WELLS FARGO CARD SERVICES, PO BOX
77053, MINNEAPOLIS, MN 55480-7753

Aug 06 2025 18:50:33

Wells Fargo Bank, N.A., Wells Fargo Card
Services, PO Box 10438, MAC F8235-02F, Des
Moines, IA 50306-0438

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Robert J Kidwell, III	on behalf of Debtor 1 Mary Stravinski rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Mary Stravinski lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams. com;swiggins@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1

Mary Stravinski

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3727

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-01642-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Mary Stravinski
aka Mary Crawley8/6/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.